

Fill in this information to identify the case:

Debtor 1 Lisa Minnifield
aka Lisa Kay Minnifield

Debtor 2 _____
 (Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas
 (State)

Case number 12-33451

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FV-1, Inc. in trust for Morgan Stanley
 Mortgage Capital Holdings LLC As
 Serviced by Specialized Loan Servicing
 LLC

Court claim no. (if known): 15

Last four digits of any number you use to identify the debtor's account: 2052

Date of payment change:
 Must be at least 21 days after date of 04/01/2016
 this notice

New total payment:
 Principal, interest, and escrow, if any \$718.43

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$112.84 **New escrow payment:** \$112.98

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % **New interest rate:** _____ %

Current principal and interest payment \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor 1

Lisa Minnifield

Case Number (if known)

12-33451

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ **Natalie E. Lea**

Signature

Date **02/29/2016**

Print:

Natalie E. Lea

First Name

Middle Name

Last Name

Title

Authorized Agent for Specialized Loan
Servicing LLC

Company

Buckley Madole, P.C.

Address

14841 Dallas Parkway, Suite 300

Number

Street

Dallas, Texas 75254

City

State

Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BuckleyMadole.com

Certificate of Service

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on February 29th, 2016:

Debtor's Attorney Information

Kenneth A Keeling
Keeling Law Firm
3310 Katy Freeway Suite 200
Houston, TX 77007

Debtors Information

Lisa Minnifield
2903 Loganberry Park Lane
Houston, Texas 77014

Chapter 13 Trustee Information

David G. Peake
9660 Hillcroft, Suite 430
Houston, Texas 77096-3856

Respectfully Submitted,

/s/ Natalie E. Lea



8742 Lucent Blvd., Suite 300
Highlands Ranch, CO 80129
1-800-315-4SLS (4757)

LISA MINNIFIELD
2903 LOGANBERRY PARK LN
HOUSTON TX 77014-1420

ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: [REDACTED]
Statement Date: 02/08/16
Customer Care Number: 1-800-315-4757
Hours:
Monday through Friday 8:00 am to 6:00 pm MT
SLS accepts calls from relay services on
behalf of hearing impaired borrowers

PROPERTY ADDRESS:
2903 LOGANBERRY PARK
HOUSTON, TX 77014

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

LOAN NUMBER			October 2015	THRU	September 2016	DATE: 02/08/16		
PAST YEARS PAYMENT BREAKDOWN:			PRIN & INTEREST			622.95		
			ESCROW PAYMENT			112.84		
			TOTAL PAYMENT:			735.79		
MONTH	PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW			ESCROW BALANCE		
	PROJECTED	ACTUAL	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION	REQUIRED	ACTUAL
Oct 15	112.84 *	104.95 P	0.00		0.00	STARTING BALANCE	1241.25	1542.40
Nov 15	112.84 *	104.95 P	0.00		0.00		1354.09	1647.35
Dec 15	112.84 *	209.90 P	402.77	COUNTY TAXES	442.97 *	COUNTY TAXES	1466.93	1752.30
Dec 15			642.76	SCHOOL TAX	563.33	SCHOOL TAX	1177.00	1519.23
Dec 15			308.56	WATER, IRRIGATI	349.54	WATER, IRRIGATI	534.24	955.90
Jan 16	112.84 *	104.95 P	0.00		0.00		225.68	606.36
Feb 16	112.84	0.00	0.00		0.00		338.52	711.31 LP
Mar 16	112.84	0.00	0.00		0.00		451.36	711.31
Apr 16	112.84	0.00	0.00		0.00		564.20	711.31
May 16	112.84	0.00	0.00		0.00		677.04	711.31
Jun 16	112.84	0.00	0.00		0.00		789.88	711.31
Jul 16	112.84	0.00	0.00		0.00		902.72	711.31
Aug 16	112.84	0.00	0.00		0.00		1015.56	711.31
Sep 16	112.84	0.00	0.00		0.00		1128.40	711.31
TOTALS	1354.08	524.75	1354.09		1355.84		1241.24	711.31

(P) ACTUAL PAYMENTS TO ESCROW ARE DESIGNATED AS MONTHLY PAYMENTS.

(IOE) INTEREST PAYMENTS ON THE ESCROW BALANCE.

(*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE ANTICIPATED PAYMENTS TO OR FROM ESCROW AND THE ACTUAL PAYMENTS TO OR FROM ESCROW.

(E) INDICATES AN ESTIMATED PAYMENT.

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ESCROW ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING \$1354.09. UNDER FEDERAL LAW, YOUR ACTUAL LOWEST MONTHLY BALANCE (LP) SHOULD NOT HAVE EXCEEDED \$225.68 OR 1/6 OF THE ANTICIPATED PAYMENTS FROM YOUR ESCROW ACCOUNT UNLESS YOUR MORTGAGE DOCUMENTS OR STATE LAW SPECIFIES A LOWER AMOUNT. YOUR ACTUAL LOWEST ESCROW BALANCE WAS \$711.31.

THE INFORMATION PROVIDED DOES NOT REQUIRE ANY ACTION ON YOUR PART. IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR TOLL FREE NUMBER 1-800-315-4757.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS

LOAN NUMBER: [REDACTED] April 2016 THRU March 2017 DATE: 02/08/16
PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
Please retain this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

-----PROJECTED ESCROW DISBURSEMENTS-----

COUNTY TAXES 442.97
SCHOOL TAX 563.33
WATER, IRRIGATI 349.54

TOTAL PROJECTED ESCROW DISBURSEMENTS: 1355.84 ESCROW PAYMENT CALCULATION: 1355.84 / 12 = 112.98

AS OF THE EFFECTIVE DATE, THE CURRENT ESCROW ACCOUNT BALANCE IS \$711.31. YOUR ESCROW BALANCE SHOULD BE \$1388.35. THE DIFFERENCE BETWEEN THESE TWO AMOUNTS IS \$677.04. HOWEVER, THE FOLLOWING PROJECTION ASSUMES THE ESCROW BALANCE IS WHAT IT SHOULD BE \$1388.35.

*THIS PROJECTION ASSUMES THAT YOUR ACCOUNT IS CURRENT ALTHOUGH THIS IS NOT THE CASE. SINCE YOUR ACCOUNT IS NOT CURRENT, THE PROJECTED SURPLUS DOES NOT APPLY.

(Continued on Reverse side of Page)

2803 LOGANBERRY PARK
HOUSTON, TX 77014

NAME: Lisa Minnfield

Continue of Account: [REDACTED]

For ESCROW DISCLOSURE STATEMENT

MONTH	TO ESCROW	FROM ESCROW	PROJECTED PAYMENTS		ESCROW BALANCE	
			DESCRIPTION	REQUIRED	PROJECTED	
			STARTING BALANCE	564.98	1388.35	
Apr 16	112.98	0.00		677.96	1501.33	
May 16	112.98	0.00		790.94	1614.31	
Jun 16	112.98	0.00		903.92	1727.29	
Jul 16	112.98	0.00		1016.90	1840.27	
Aug 16	112.98	0.00		1129.88	1953.25	
Sep 16	112.98	0.00		1242.86	2066.23	
Oct 16	112.98	0.00		1355.84	2179.21	
Nov 16	112.98	0.00		1468.82	2292.19	
Dec 16	112.98	442.97	COUNTY TAXES	225.98	1049.33	
Dec 16		563.33	SCHOOL TAX			
Dec 16		349.54	WATER, IRRIGATI			
Jan 17	112.98	0.00		338.94	1162.31	
Feb 17	112.98	0.00		451.92	1275.29	
Mar 17	112.98	0.00		564.90	1388.27	
TOTALS	1355.76	1355.84				

CUSHION SELECTED BY SERVICER: 225.98

THIS PROJECTION ASSUMES THAT YOUR ESCROW ACCOUNT WAS CURRENT AT THE START OF THE PROJECTED PERIOD. HOWEVER, YOUR ESCROW ACCOUNT IS NOT CURRENT. YOUR ESCROW BALANCE SHOULD BE \$1388.35, BUT YOUR CURRENT ESCROW BALANCE, AS OF THE EFFECTIVE DATE IS \$711.31.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.

BELOW IS YOUR NEW MONTHLY PAYMENT BREAKDOWN FOR THE NEXT 12 MONTHS EFFECTIVE 04/01/16

PRIN & INTEREST	605.45
ESCROW PAYMENT	112.98
TOTAL	718.43

Escrow Overview

If you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to insure that we are collecting the appropriate amount.

If there is too much money in your escrow account (a surplus), and your loan payments are current, we will credit you as follows: *

- Surplus of \$50.00 or more- a refund check is attached to this statement
- Surplus of less than \$50.00-your monthly payments are lowered accordingly

*If your property is in MO or NV and you have a surplus in your escrow account. The guidelines above will automatically be followed. However, you may select one of the following options for handling your surplus: 1) you may request a refund of the surplus regardless of the amount, 2) you may apply the surplus toward a loan payment or 3) you may leave the surplus in your escrow account.

If there is too little money in your escrow account (a shortage), we will adjust your payment to make up the difference. Increases in your property taxes or insurance premiums are the most common cause of a shortage in your escrow account. The shortage will be adjusted by (1/12) of the shortage amount and added to your monthly payment unless the full shortage is paid within 30 days. If you pay the shortage in full, please send a written request for a new escrow analysis. A new analysis with updated payment information will be sent to you.

If you are being notified of an escrow shortage and monthly payment increase and are unable to afford your new monthly payment, please contact Customer Care immediately at 1-800-315-4757, Monday through Friday, 8:00 a.m. until 5:00 p.m. MT. There may be other options available to assist you.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.